

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

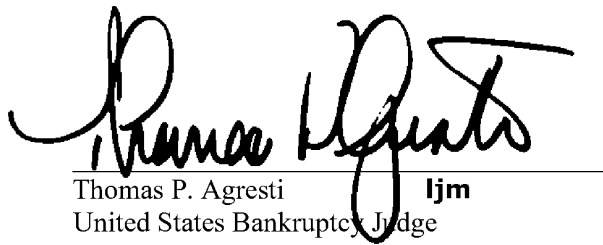
IN RE: : Bankruptcy No. 19-10852-TPA
Derek S. Kerr, :
Debtor : Chapter 13
:
Derek S. Kerr, : Docket No.
Movant :
v. : Related to Docket No. 107
Quicken Loans, Inc., :
Respondent :
:
Ronda J. Winnecour, Esquire, :
Chapter 13 Trustee, :
Additional Respondent :

ORDER

AND NOW, on this 18th day of February, 2021, upon consideration of the within Motion to Approve Loan Modification Agreement, it is hereby ORDERED and DECREED as follows:

1. The Loan Modification Agreement between the Debtor and Quicken Loans, Inc. is approved.
2. The terms of the modification are as follows:
 - a. The maturity date for the loan will be August 1, 2050.
 - b. The new principal balance will be One Hundred Seventeen Thousand Four Dollars (\$117,004.00).
 - c. The new principal balance includes arrearage and past due amounts that were due as of the Modification Effective Date.
 - d. The monthly payment will be Eight Hundred Eighty-Six Dollars and sixty-nine cents (\$886.69). The monthly payment includes the principal and interest payment in the amount of Five Hundred Nine Dollars and twenty-one cents (\$509.21) and monthly escrow payment of Three Hundred Seventy-Seven Dollars and forty-eight cents (\$377.48). The interest rate will be 3.25%. This payment will be in place for three hundred sixty (360) months. The first payment will be due September 1, 2020.

3. An amended Chapter 13 Plan shall be filed within thirty (30) days from the date of this Order incorporating the terms of the loan modification agreement.



Thomas P. Agresti **ljm**
United States Bankruptcy Judge

In re:
Derek S. Kerr
Debtor

Case No. 19-10852-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Feb 18, 2021

User: dkam
Form ID: pdf900

Page 1 of 1
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 20, 2021:

Recip ID	Recipient Name and Address
db	+ Derek S. Kerr, 8 Elm Drive, Brookville, PA 15825-1010

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 20, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 18, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Quicken Loans Inc. bnicholas@kmlawgroup.com
Garry Alan Masterson	on behalf of Creditor PSECU pitecf@weltman.com
Kenneth P. Seitz	on behalf of Debtor Derek S. Kerr thedebterasers@aol.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 5